

Information to identify the case:		
Debtor 1:	Gennaro R Rizziello	Social Security number or ITIN: xxx-xx-0322
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	Michele A Rizziello	Social Security number or ITIN: xxx-xx-5869
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 8/23/21
Case number:	21-16701-MBK	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Gennaro R Rizziello	Michele A Rizziello
2. All other names used in the last 8 years	aka Jerry R Rizziello Jr., aka Gennaro R Rizziello Jr.	
3. Address	8 Black Pine Drive Hamilton, NJ 08610	8 Black Pine Drive Hamilton, NJ 08610
4. Debtor's attorney Name and address	John Zimnis Law Offices of Peter E. Zimnis 1245 Whitehorse-Mercerville Road Suite 412 Trenton, NJ 08619	Contact phone 609-581-9353 Email: njbankruptcylaw@aol.com.
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 8/24/21

For more information, see page 2

THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT www.russotrustee.com

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 11/1/21

**Filing deadline: 180 days from date of order for relief.
11 U.S.C. § 502(b)(9)**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

In re:
Gennaro R Rizziello
Michele A Rizziello
Debtors

Case No. 21-16701-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 24, 2021

User: admin
Form ID: 309I

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Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Gennaro R Rizziello, Michele A Rizziello, 8 Black Pine Drive, Hamilton, NJ 08610-1306
519291466	+ Capital One (Bass Pro Shops), PO Box 30285, Salt Lake City, UT 84130-0285
519291477	+ DSRM/Valero, PO Box 300, Amarillo, TX 79105-0300
519291476	+ Discover Personal Loans, PO Box 71244, Charlotte, NC 28272-1244
519291480	+ FNB Omaha, PO Box 2557, Omaha, NE 68103-2557
519291479	+ First Bank Card, PO Box 2557, Omaha, NE 68103-2557
519291481	+ Fulton Bank (Cardmember Services), PO Box 6354, Fargo, ND 58125-6354
519291490	+ Synch/BP/Amoco, PO Box 965024, Orlando, FL 32896-5024
519291493	+ TD Bank, PO Box 16027, Lewiston, ME 04243-9513

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: njbankruptcylaw@aol.com.	Aug 24 2021 20:21:00	John Zimnis, Law Offices of Peter E. Zimnis, 1245 Whitehorse-Mercerville Road, Suite 412, Trenton, NJ 08619
tr	Email/Text: bnc@russotrustee.com	Aug 24 2021 20:22:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 24 2021 20:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 24 2021 20:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519291462	+ EDI: AMEREXPR.COM	Aug 25 2021 00:23:00	AMEX, PO Box 1270, Newark, NJ 07101-1270
519291463	EDI: BANKAMER.COM	Aug 25 2021 00:23:00	Bank of America, 4161 Piedmont Pkwy, Greensboro, NC 27410
519291464	+ EDI: TSYS2.COM	Aug 25 2021 00:23:00	Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
519291474	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 24 2021 20:21:00	Citizens Bank, 1 Citizens Drive, Riverside, RI 02915
519291465	+ EDI: CAPITALONE.COM	Aug 25 2021 00:23:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
519291467	+ EDI: CAPITALONE.COM	Aug 25 2021 00:23:00	Capital One (Wal Mart), PO Box 30285, Salt Lake City, UT 84130-0285
519291469	+ EDI: CITICORP.COM	Aug 25 2021 00:23:00	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
519291470	+ EDI: CITICORP.COM	Aug 25 2021 00:23:00	Citibank (Exxon Mobil), PO Box 6500, Sioux Falls, SD 57117-6500
519291471	+ EDI: CITICORP.COM		

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519291472	+ EDI: CITICORP.COM	Aug 25 2021 00:23:00	Citibank (Home Depot), PO Box 6500, Sioux Falls, SD 57117-6500
519291473	+ EDI: CITICORP.COM	Aug 25 2021 00:23:00	Citibank (Sears), PO Box 6500, Sioux Falls, SD 57117-6500
519291478	+ EDI: CITICORP.COM	Aug 25 2021 00:23:00	Citibank (Shell), PO Box 6500, Sioux Falls, SD 57117-6500
519291485	+ EDI: CITICORP.COM	Aug 25 2021 00:23:00	FDS Bank/DSNB/Macys, 9111 Duke Blvd, Mason, OH 45040
519291475	+ EDI: DISCOVER.COM	Aug 25 2021 00:23:00	Macy's, PO Box 8228, Mason, OH 45040
519291482	+ EDI: RMSC.COM	Aug 25 2021 00:23:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
519291483	+ EDI: HFC.COM	Aug 25 2021 00:23:00	GEMB/Lowes, PO Box 981400, El Paso, TX 79998-1400
519291468	EDI: JPMORGANCHASE	Aug 25 2021 00:23:00	HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
519291484	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 25 2021 00:23:00	Chase Bank USA, 800 Brooksedge Blvd, Westerville, OH 43081
519291486	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 24 2021 20:21:00	Kohls, PO Box 2983, Milwaukee, WI 53201-2983
519291487	+ EDI: RMSC.COM	Aug 24 2021 20:22:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
519291488	+ EDI: RMSC.COM	Aug 25 2021 00:23:00	Synco, PO Box 965001, Orlando, FL 32896-5001
519291489	+ EDI: RMSC.COM	Aug 25 2021 00:23:00	Synco (Mattress Firm), PO Box 965001, Orlando, FL 32896-5001
519291491	+ EDI: RMSC.COM	Aug 25 2021 00:23:00	Synco/American Eagle, PO Box 965036, Orlando, FL 32896-5036
519291492	+ EDI: WTRRN BANK.COM	Aug 25 2021 00:23:00	Synco/PC Richard, PO Box 965033, Orlando, FL 32896-5033
519291494	EDI: USBANKARS.COM	Aug 25 2021 00:23:00	Target, PO Box 59317, Minneapolis, MN 55459-0317
519291495	+ EDI: USAA.COM	Aug 25 2021 00:23:00	US Bank, PO Box 790179, Saint Louis, MO 63179
519291496	+ EDI: WFFC.COM	Aug 25 2021 00:23:00	USAA, 10750 McDermott Fwy, San Antonio, TX 78288-1600
		Aug 25 2021 00:23:00	Wells Fargo, 101 N. Phillips Avenue, Sioux Falls, SD 57104-6714

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2021

Signature: /s/Joseph Speetjens